[Date]

[Client/Prospect full name]

[Address]

[City], [St] [zip]

Dear [Client/Prospect first name],

Every month when it’s time to pay the bills…mortgage, rent, utilities, car payments, tuition bills and more…have you ever stopped to think about what would happen to your family if you weren’t there to write the checks? It’s something most of us never want to think about, but a very real concern. If you have ever worried about your family’s financial future, let’s talk about an affordable solution that won’t add much to those monthly bills, but *will* give you reassurance that your family can remain financially secure if anything happens to you.

Take a look at these monthly term life insurance rates. For less than the price of just a few cups of coffee each month, you can protect your family’s financial future with a guaranteed $250,000 death benefit.

|  |  |  |  |
| --- | --- | --- | --- |
| *Protective Custom Choice Term, Male, $250,000 death benefit, Select Preferred rate class* | | | |
|  | **10 year term** | **15 year term** | **20 year term** |
| **Age** |  |  |  |
| 35 | $9.46 | $10.75 | $13.76 |
| 40 | $11.61 | $13.12 | $17.85 |
| 45 | $16.77 | $22.36 | $27.95 |

I’d like the opportunity to talk to you in person about how you can get started with protecting tomorrow, so you can be more at ease the next time the monthly bills roll in. And I’ll provide the coffee!

Give me a call or shoot me an email to set up a time that’s convenient for you.

(Sincerely – or other personalized greeting),

(Agent Name/Signature)